

WORTHINGTON FEDERAL BANK

	CPP Disbursement Date 05/15/2009	Cert 32649	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$173	\$173	-0.2%		
Loans	\$108	\$130	20.9%		
Construction & development	\$25	\$27	8.2%		
Closed-end 1-4 family residential	\$43	\$50	15.6%		
Home equity	\$6	\$5	-12.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	4.7%		
Commercial & Industrial	\$7	\$13	91.2%		
Commercial real estate	\$23	\$28	22.2%		
Unused commitments	\$15	\$31	112.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$1	86.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$49	\$26	-47.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$158	\$155	-2.1%		
Deposits	\$108	\$139	29.2%		
Total other borrowings	\$16	\$15	-5.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$15	\$18	18.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	8.9%	--		
Tier 1 risk based capital ratio	12.7%	13.0%	--		
Total risk based capital ratio	13.7%	14.2%	--		
Return on equity ¹	14.9%	19.6%	--		
Return on assets ¹	1.3%	2.0%	--		
Net interest margin ¹	2.1%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	36.0%	29.0%	--		
Loss provision to net charge-offs (qtr)	30.7%	4.8%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	2.5%	0.1%	0.2%	--
Closed-end 1-4 family residential	1.9%	5.1%	0.1%	0.1%	--
Home equity	0.0%	6.5%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	7.6%	3.5%	0.0%	0.2%	--
Total loans	2.4%	3.5%	0.1%	0.1%	--